

IN THE CLAIMS

The text of all pending claims, (including withdrawn claims) is set forth below. Cancelled and not entered claims are indicated with claim number and status only. The claims as listed below show added text with underlining and deleted text with ~~strikethrough~~. The status of each claim is indicated with one of (original), (currently amended), (cancelled), (withdrawn), (new), (previously presented), or (not entered).

Please **AMEND** claims 18-24 in accordance with the following:

Please **CANCEL** claims 19, 20 and 23.

1-17. (CANCELLED)

18. (CURRENTLY AMENDED) A method, comprising:

transferring, via a computer terminal unit, to an electronic medium, only electronic money information;

transferring to a non-settled account at a settlement center an amount of electronic money transferred to the electronic medium;

paying, via a point of sale (POS) computer terminal, a payment amount of electronic money from the electronic medium; and

settling with the POS computer terminal by the settlement center from the non-settled account, an amount of money equivalent to the payment amount of electronic money, thereby replacing cash with an electronic medium storing only electronic money information, as information equivalent to cash, the cash equivalent information having characteristics of cash to accommodate identityless monetary transactions with two or more sellers using the cash equivalent information.

19. (CANCELLED)

20. (CANCELLED)

21. (CURRENTLY AMENDED) ~~A cashless transaction~~ The method of claim 18, further comprising:

withdrawing, by the settlement center, from an account of a holder of the electronic medium an amount of money responsive to the amount of electronic money transferred to the electronic medium storing in a non-settled account of a financial institution an amount of money responsive to an amount of money withdrawn as electronic money from accounts of the financial institution; and

settling funds between accounts of two or more sellers and the non-settled account responsive to identityless cashless monetary transactions using the electronic money between the two or more sellers and holders of electronic mediums storing the electronic money.

22. (CURRENTLY AMENDED) A cashless transactionThe method of claim 18, wherein the paying comprises comprising:

storing in a point of sale terminal, as electronic money, information equivalent to cashthe POS computer terminal payment amounts of electronic money responsive to identityless cashless monetary transactions with buyers and information of a financial institution, as the settlement center, associated with the electronic money, wherein in the settling a seller receives from the non-settled account of the financial institution an amount of money responsive to the payment amounts of electronic money stored in the POS computer terminal.

23. (CANCELLED)

24. (CURRENTLY AMENDED) The method according to claim 2322, wherein the information comprises information of a financial institution associated with the electronic money and the method of performing the cashless transaction further comprises,

the financial institution transferring from an account of the holder of the medium to a non-settled account of the financial institution an amount of money responsive to the electronic money on the medium; and the settling with the POS computer terminal comprises transferring from the non-settled account of the financial institution, as the settlement center, to accounts of the two or more sellers an amount of money responsive to the payment amounts of electronic money stored in respective POS computer terminals of the sellers for the identityless electronic monetary transactions with the electronic money.